The web portal provides certificate owners with access to their certificate information once the certificate(s) have been issued.

You may access the portal by clicking on the following URL: https://massmutual.ins-portal.com

For questions around access to the portal or policy information call (844) 975-7522 (1-844-WRKPLACE) and Press 1 for customer service.
Registration Process

In order to access the portal, you will need to register.

1. Click the ‘Register’ link located in the top right of the page or under the User ID.
Registration Process (cont’d)

Enter ‘Personal Information’ following the steps below.

1. Certificate owners must first select ‘Certificate Owner’ under the ‘User Type’ in the dropdown box.

2. Complete required fields (*) First Name, Last Name, Date of Birth and Government Identifier (SSN).

3. Your certificate number is 10 digits. If the number of digits is less than 10 please add preceding zeros to total 10 to log in. It will have 1 leading zero (i.e. 01000) or 2 leading zeros (i.e. 00275).

4. Click ‘Next’. Portal will validate registration data against admin system before proceeding to next step.
Registration Process (cont’d)

Once validation is completed in previous step you will be required to complete all required fields (*) on this screen.

1. **Create User ID, Password and Security Questions.**
   - **Password Requirements:**
     - Must be at least 8 characters
     - Must contain a mix of letters, numbers and at least one special character
     - For password resets only, must not have been used within the last 5 passwords

2. **Click ‘Submit’ to complete Registration.**
Registration Process (cont’d)

Once Registration is complete and you receive Congratulations message, click Log in to access the portal.

Once registration is complete and you receive the Congratulations message, click ‘Log In’ to access portal.
Log-in to the portal following the steps below.

1. Enter User ID.
2. Click ‘Next’.
3. Next page enter Password.
4. Click ‘Log In’.

If you forget your User ID, click ‘Forget User ID and follow the steps.’

If you forget your password, click ‘Forget Your Password’ and follow the steps.
My Insurance Page

This screen will display all the certificates owned by product.

1. Basic certificate information is displayed on this screen including coverage amount for WL & UL only, coverage effective date and premium.

2. A drop down is available for each certificate to access Certificate Details, Billing payment information and history and to Update Personal Contact Information. Claims are available to view if Critical Illness or Accident are elected.
My Insurance Page – Certificate Detail

Certificate Detail screen provides certificate status, payment detail, cash value and loan information.

To Update Personal Information click this link.

To view coverage details click product name.

To view Insured information click this link.
Benefit Detail screen provides certificate status, payment detail, cash value and loan information.

To view Insured information or contact information click this link.
My Insurance Page – Update Personal Information

Update Personal Information screen provides the ability to update fields under Contact Information.

<table>
<thead>
<tr>
<th>Personal Information</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td></td>
</tr>
<tr>
<td>Relationship</td>
<td>Date of Birth:</td>
</tr>
<tr>
<td></td>
<td>Gender</td>
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<td></td>
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</tbody>
</table>

Changes can be made in all of these fields.

Need Help?
For assistance, call Customer Service
(944) 975-7502
Billing and payment detail screen provides current billing information and displays payment history.

To view payor information or contact information click this link.

A PDF of your most recent statement can be viewed.

Payments in the history grid are reflected in the Paid to date.
My Insurance Page – Claim Inquiry

This screen will display pending and processed claims data for Critical Illness/Accident Insurance.

1. Associated EOBs will be viewable.
2. Denial letters will be viewable.

Note: Member can only view claims where the member is the patient or any dependents under the age of 18 are the patient. Claims for dependents over the age of 18 (i.e. spouse or children or other dependents) are not eligible for view by the member on the portal.
This screen will display an error message if EOB or claim correspondence is not available.

1. Explanation of Benefits and Claim Correspondence documents are unavailable online prior to 9/30/1999. Click Customer Service and Contact Us for assistance.

Showing 1 to 1 of 1 entries

<table>
<thead>
<tr>
<th>Claim Number</th>
<th>Patient ID</th>
<th>Certificate/Member Identifier</th>
<th>Doctor/Facility</th>
<th>Service Date</th>
<th>Submitted</th>
<th>Check Total(s)</th>
<th>Status</th>
<th>Explanation of Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>123456789</td>
<td>123456789</td>
<td>Universal Provider</td>
<td>10/05/2016</td>
<td>50.30</td>
<td>51.60</td>
<td>Decision Rendered</td>
<td></td>
</tr>
</tbody>
</table>
Claims Details

This screen provides summary information for claims and details.

1. **Claim Summary** provides information for the claim, status, and status date.

2. **Claim Details** provides information on each benefit processed for the claim.

<table>
<thead>
<tr>
<th>Claim Summary</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Status</strong></td>
<td><strong>Date of Service</strong></td>
</tr>
<tr>
<td><strong>Status Date</strong></td>
<td><strong>Amount Allowed</strong></td>
</tr>
<tr>
<td>Decision Received</td>
<td>10/05/2016</td>
</tr>
<tr>
<td>Amount Allowed</td>
<td>50.00</td>
</tr>
</tbody>
</table>
My Account – My Documents Page

This screen displays link to eDelivery Homepage, ‘My Documents’.

1. Click on ‘My Account’ to access the ‘My Documents’ link.
eDelivery – Home Page

This screen displays eDelivery features.

1. Select ‘Policy’ to view.
2. Select ‘Document Type’.
3. Select ‘Date Range’.
4. Description added for letters is a new field added on 1/18/21 and will apply going forward.
5. Bold type denotes unopened.
**eDelivery – User Preferences Page**

This screen provides the flexibility to select method of delivery for certificates and different correspondence types.

1. Select ‘Policy’.
2. Select ‘Document Type’.
3. Select method of delivery for each document type or for all. If you choose Portal then all documents will be eDelivered and a valid email address is required for all Portal selections.